Part II. Clients

Chapter 4: Beneficiaries

Size
The number of Texas Medicaid and Children’s Health Insurance Program (CHIP) clients can be expressed as a monthly average count and an annual unduplicated count. The monthly average count is the average number of clients on Medicaid or CHIP per month. This number best answers the question, “At any one time, how many individuals are enrolled?” The unduplicated count is the total number of individual Texans who received Medicaid- or CHIP-funded services over a period of time. People may gain and lose eligibility at various points during a year. For example, eligibility status can change due to parent or caretaker income changes, a child reaching adulthood, or after childbirth. Since all clients may not remain eligible for all months of a year, the monthly average count is lower than the unduplicated count.


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The CHIP and CHIP Perinatal Populations
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The Medicaid Population
Figure 4.1 shows the average monthly Medicaid enrollment from state fiscal years 2003-2015. Figure 4.2 shows the unduplicated number of Texas Medicaid recipients from state fiscal years 2003-2015.
Figure 4.1: Average Monthly Medicaid Enrollment, SFYs 2003-2015

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Average monthly Medicaid clients include the average number of clients in each month of the state fiscal year. The average monthly clients will always be a smaller number than the unduplicated clients, as clients come and go from the system.

Figure 4.2: Unduplicated Number of Texas Medicaid Recipients, SFYs 2003-2015

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.
The CHIP and CHIP Perinatal Populations

Figure 4.3 shows the average monthly caseload for the CHIP population since state fiscal year 2004. Earlier CHIP caseloads had peaked in May 2002 at 529,211, declining to 308,762 in 2006. Since that time, CHIP caseloads gradually increased to a new high enrollment of 607,057 in August 2013. Caseloads have subsequently decreased in CHIP under the Affordable Care Act (ACA), which shifted children ages 6 to 18 with incomes between 100 and 133 percent of the federal poverty level (FPL) from CHIP to Medicaid.

![Figure 4.3: Average Monthly CHIP Clients, SFYs 2000-2016](image)

Source: HHSC, Financial Services, HHS System Forecasting, CHIP monthly enrollment data, HHSC Financial Services.

Table 4.1 shows the average monthly caseload for the CHIP Perinatal population since the program began in January 2007. Beginning September 2010, newborns under 185 percent of the FPL began moving out of CHIP Perinatal and into Medicaid due to changes in eligibility. Effective January 1, 2014, the ACA required a one-time income conversion which began moving newborns under 198 percent of the FPL from CHIP Perinatal to Medicaid. The income...
conversion also increased the income limits for CHIP Perinatal from 200 percent to 202 percent of the FPL. In recent years, the monthly caseload has stabilized around 36,000 members. Approximately 99.7 percent of clients were perinates and only 0.3 percent of clients were newborns in state fiscal year 2016.

All clients in the CHIP Perinatal program are under the age of one, because a woman can only enroll her child in the program prior to delivery. The majority of clients are at or under 198 percent of the FPL, with approximately 1.2 percent of all clients above this amount in state fiscal year 2016.

### Table 4.1: CHIP Perinatal Caseload Summary, SFYs 2007-201

<table>
<thead>
<tr>
<th>SFY</th>
<th>Total Caseload</th>
<th>Perinates under 198%** FPL</th>
<th>Perinates over 198%** FPL</th>
<th>Newborns under 198%** FPL</th>
<th>Newborns over 198%** FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007*</td>
<td>20,465</td>
<td>16,602</td>
<td>351</td>
<td>3,440</td>
<td>72</td>
</tr>
<tr>
<td>2008</td>
<td>58,589</td>
<td>31,631</td>
<td>586</td>
<td>25,854</td>
<td>519</td>
</tr>
<tr>
<td>2009</td>
<td>67,849</td>
<td>36,186</td>
<td>511</td>
<td>30,694</td>
<td>458</td>
</tr>
<tr>
<td>2010</td>
<td>67,148</td>
<td>36,158</td>
<td>433</td>
<td>30,215</td>
<td>342</td>
</tr>
<tr>
<td>2011</td>
<td>44,214</td>
<td>36,775</td>
<td>546</td>
<td>6,582</td>
<td>310</td>
</tr>
<tr>
<td>2012</td>
<td>37,190</td>
<td>36,238</td>
<td>652</td>
<td>0</td>
<td>300</td>
</tr>
<tr>
<td>2013</td>
<td>37,027</td>
<td>36,068</td>
<td>640</td>
<td>0</td>
<td>319</td>
</tr>
<tr>
<td>2014</td>
<td>36,800</td>
<td>36,203</td>
<td>509</td>
<td>0</td>
<td>88</td>
</tr>
<tr>
<td>2015</td>
<td>36,535</td>
<td>35,703</td>
<td>742</td>
<td>0</td>
<td>90</td>
</tr>
<tr>
<td>2016</td>
<td>35,080</td>
<td>34,646</td>
<td>331</td>
<td>0</td>
<td>104</td>
</tr>
</tbody>
</table>

* Averages are for January-August 2007 only, the first eight months of program implementation.
** State fiscal years 2007-2015 in the table above reflect caseloads at 185 percent FPL.

### Changing Caseloads

Economic factors, the availability of other types of insurance and federal changes to Medicaid law and regulations affect the state’s Medicaid program, leading caseloads to change frequently.

**Figure 4.4** shows changes in the Texas Medicaid caseload from state fiscal years 1997-2015.
Effective January 1, 2014, the ACA expanded Medicaid to the following groups:

- Former foster care youth through age 25; and
- Children ages 6 to 18 up to and including 133 percent of the FPL (these children were CHIP-eligible prior to the ACA).

Additionally, there were increases in Medicaid caseload due to use of modified adjusted gross income, rather than income with potential disregards, 12-month recertification with a periodic income check for children and adults, as well as increases likely due to increased focus and outreach resulting from the ACA. The overall Medicaid caseload rose above 4 million clients by September of 2014, an increase of 9.6 percent over September 2013.

Demographics

Medicaid Demographics

Disability

The aging of the Texas population is accompanied by a growing number of people with a disability or other chronic health condition that can cause difficulties in performing basic activities of daily living and functions, such as working, bathing, dressing, cooking, and driving. This trend could mean increased demand for services from the Texas Health...
and Human Services (HHS) system agencies. The American Community Survey (ACS) for Texas, which is conducted by the U.S. Census Bureau, indicates that in 2014 there were approximately 3.1 million, or 12 percent of all Texans, who lived with a disability. Among adults aged 18-64, the ACS reports that 9.9 percent had a disability in 2014. Among adults aged 65 and older, the ACS reports 39.4 percent live with a disability.

As of state fiscal year 2015, about 14 percent of the people (children and adults) receiving Texas Medicaid services were eligible because of a disability. These clients may have been receiving Medicaid for a number of years and if they became eligible through a waiver program, may not receive Supplemental Security Income cash assistance. The proportion of disability-related clients likely understates the actual frequency of disabling conditions among Texans in the Medicaid program because many people age 65 and older also have a disability, but are classified as part of the elderly Medicaid population rather than as Medicaid clients with disabilities.

**Gender**

Figure 4.5 shows Medicaid client population by gender. Texas Medicaid clients are disproportionately female, for several reasons:

- The poverty rate is slightly higher among women than men. For example, in 2014 the poverty rate for women in Texas was 18.7 percent while the rate for men was 15.6 percent.\(^1\)

- Women live longer than men, on average, and the rate of poverty among women in Texas age 65 and older is higher than among their male counterparts (12.6 percent versus 7.5 percent in 2014).\(^2\)

- Medicaid for parents and caretaker relatives targets poor families, which in Texas are usually female-headed (95 percent in August 2012).\(^3\) Female-headed single-parent families in Texas have higher poverty rates than their male-headed counterparts (41.8 percent versus 21.2 percent in 2014).\(^4\)

- Medicaid covers eligible low-income women for pregnancy-related services.

- Medicaid covers eligible low-income women with a qualifying breast or cervical cancer diagnosis under the Medicaid for Breast and Cervical Cancer program.

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1. U.S. Census Bureau, 2014 American Community Survey (ACS) for Texas.
2. Ibid.
3. August 2012, TANF Demographic Profile, HHSC.
Age

**Figure 4.6** shows the age groups of clients receiving Texas Medicaid at some point during state fiscal year 2015. Children and persons age 65 and older make up 82 percent of the program’s clients. Seventy-seven percent of the program is comprised of people under age 21, and 63 percent are age 14 or younger.

Ethnicity

**Figure 4.7** shows the ethnicity of clients receiving Medicaid at some point during state fiscal year 2015. Hispanics account for the largest portion of Medicaid clients, comprising 51 percent of the Medicaid population. African-American and Hispanic Texans comprise higher percentages of the Medicaid population than of the general population.

**Figure 4.5: Medicaid Recipients by Gender, SFY 2015**

Source: HHSC, Financial Services, HHS System Forecasting.

Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.
Figure 4.6: Texas Medicaid Recipients by Age, SFY 2015

- Age 0 to 5: 28%
- Age 6 to 14: 35%
- Age 15 to 20: 14%
- Age 21 to 64: 18%
- Age 65+: 5%

Unduplicated Clients, SFY 2015 = 5,067,389

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.

Figure 4.7: Medicaid Recipients by Ethnicity, SFY 2015

- Hispanic: 51%
- Caucasian: 19%
- African-American: 15%
- Other / Unknown: 15%

Unduplicated Clients, SFY 2015 = 5,067,389

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.
Births

The number of births reported in Texas has seen a slight increase in recent years. Table 4.2 shows the births in Texas by ethnicity and percent Medicaid paid from calendar years 2007-2014, the most recent data available.

A substantial percentage of all live births in Texas are attributed to Hispanic women. The proportion of all births attributable to Hispanic mothers increased steadily from 37 percent of all births in 1990 to a peak of 50.1 percent of all births in 2009, followed by a slow but steady decrease to 47.4 percent in 2014. During that same period, the proportion of births to African-American mothers peaked at 14 percent in 1990 but decreased to a low of 11.3 percent in 2007-2009. In 2014, 11.5 percent of births were to African-American mothers. As shown at the bottom of Table 4.2, the percentage of Medicaid-paid births in Texas has stayed fairly consistent over time. In calendar year 2014, 53.9 percent of all Texas births were paid by Medicaid.

Table 4.3 illustrates the percent distribution of live births in calendar year 2014 according to the mother’s age group and race/ethnicity. The data show a higher percentage of births to young mothers (women under age 20) for Hispanic women (12.2 percent) and African-American women (9.8 percent) compared to Caucasian women (5.2 percent). Figure 4.9 shows the ethnicity of pregnant women served by the Texas Medicaid program in state fiscal year 2015.
### Table 4.2: Births in Texas, CYs 2007-2014

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Births</td>
<td>407,453</td>
<td>405,242</td>
<td>401,599</td>
<td>385,746</td>
<td>377,274</td>
<td>382,438</td>
<td>387,110</td>
<td>399,482</td>
</tr>
<tr>
<td>% Hispanic</td>
<td>50.2</td>
<td>50.1</td>
<td>50.1</td>
<td>49.0</td>
<td>48.3</td>
<td>47.8</td>
<td>47.9</td>
<td>47.4</td>
</tr>
<tr>
<td>% Caucasian</td>
<td>34.1</td>
<td>34.1</td>
<td>33.9</td>
<td>34.6</td>
<td>34.6</td>
<td>34.4</td>
<td>34.4</td>
<td>34.3</td>
</tr>
<tr>
<td>% African American</td>
<td>11.3</td>
<td>11.3</td>
<td>11.3</td>
<td>11.5</td>
<td>11.4</td>
<td>11.3</td>
<td>11.4</td>
<td>11.5</td>
</tr>
<tr>
<td>% Other</td>
<td>4.4</td>
<td>4.6</td>
<td>4.7</td>
<td>4.9</td>
<td>5.2</td>
<td>6.3</td>
<td>6.3</td>
<td>6.8</td>
</tr>
<tr>
<td>% Medicaid Paid</td>
<td>56.0</td>
<td>55.4</td>
<td>55.9</td>
<td>57.0</td>
<td>56.4</td>
<td>53.8</td>
<td>53.9</td>
<td>53.9</td>
</tr>
</tbody>
</table>

Source for Births by Race/Ethnicity: Texas Department of State Health Services, Texas Health Data ([http://soupfin.tdh.state.tx.us/birthdoc.htm](http://soupfin.tdh.state.tx.us/birthdoc.htm)).


### Table 4.3: Percent Distribution of Live Births in Texas by Mother’s Age and Ethnicity, CY 2014

<table>
<thead>
<tr>
<th>Age</th>
<th>Hispanic</th>
<th>Caucasian</th>
<th>African American</th>
<th>Other</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 15</td>
<td>0.2</td>
<td>0.0</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>15 to 17</td>
<td>4.0</td>
<td>1.2</td>
<td>2.7</td>
<td>0.8</td>
<td>2.7</td>
</tr>
<tr>
<td>18 to 19</td>
<td>8.0</td>
<td>4.0</td>
<td>6.9</td>
<td>2.2</td>
<td>6.1</td>
</tr>
<tr>
<td>20 to 29</td>
<td>55.7</td>
<td>51.1</td>
<td>57.6</td>
<td>39.8</td>
<td>53.2</td>
</tr>
<tr>
<td>30 to 39</td>
<td>29.8</td>
<td>41.3</td>
<td>30.2</td>
<td>53.2</td>
<td>35.4</td>
</tr>
<tr>
<td>40 Plus</td>
<td>2.4</td>
<td>2.4</td>
<td>2.4</td>
<td>3.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Unknown</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Source: Texas Department of State Health Services, Texas Health Data ([http://soupfin.tdh.state.tx.us/birthdoc.htm](http://soupfin.tdh.state.tx.us/birthdoc.htm)). HHSC, Financial Services.
Figure 4.8: Pregnant Women on Medicaid in Texas by Age Group, SFY 2015

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.

Figure 4.9: Pregnant Women on Medicaid in Texas by Race/Ethnicity, SFY 2015

Source: HHSC, Financial Services, HHS System Forecasting.
Note: Unduplicated clients include all clients who receive full Medicaid benefits at any point during the state fiscal year.
CHIP Demographics

Income
During the most recent year for which full enrollment data is available, state fiscal year 2015, approximately 41 percent of CHIP enrollees were between 101 and 150 percent of the FPL. Approximately 41 percent were between 151 and 185 percent of the FPL, and 9 percent were between 186 and 201 percent of the FPL. Approximately 9 percent of enrollees were below 100 percent of the FPL. Figure 4.10 shows the percent distribution of CHIP enrollees by FPL category in state fiscal year 2015.

Under the new ACA eligibility criteria, children who meet all other eligibility criteria and have incomes at or below 133 percent of the FPL qualify for Medicaid, not CHIP.

Age
Figure 4.11 shows the percentage of CHIP clients by age in state fiscal year 2015. That year, the majority of CHIP clients were over age five. Fifty-seven percent of clients were between ages 6 and 14, and 21 percent of clients were between ages 15 and 18. Twenty-two percent were between ages one and five, while less than one percent were under one year of age.

The higher proportion of CHIP clients in the older age groups is due in part to the different income eligibility requirements for CHIP and Medicaid.

CHIP serves children through age 18 up to 201 percent of the FPL. Medicaid serves infants (12 months of age and younger) up to 198 percent of the FPL, children ages 1 through 5 up to 144 percent of the FPL, and children ages 6 through 18 up to 133 percent of the FPL.

Figure 4.11 does not include CHIP Perinatal clients, who are all under one year of age.

Gender
Figure 4.12 shows the proportions of CHIP enrollees by gender. Approximately 51 percent of enrollees are male, and 49 percent are female.
Figure 4.10: Average Monthly Distribution of CHIP Enrollment by FPL Category, SFY 2015

- <100%: 29,972 (9%)
- 100-150%: 138,582 (41%)
- 151-185%: 139,643 (41%)
- 186-200%: 31,634 (9%)

Total Enrollment - 339,831

Source: HHSC, Financial Services, HHS System Forecasting, CHIP monthly enrollment data, HHSC Financial Services.

Figure 4.11: Average Monthly CHIP Enrollment by Age, SFY 2015

- <1 Year Old: 63 (0%)
- 1-5 Years Old: 72,993 (22%)
- 6-14 Years Old: 194,841 (57%)
- 15-18 Years Old: 71,934 (21%)

Total Enrollment - 339,831

Source: HHSC, Financial Services, HHS System Forecasting, CHIP monthly enrollment data, HHSC Financial Services.
Figure 4.12: Average Monthly CHIP Enrollment by Gender, SFY 2015

Male
173,968
51%

Female
165,801
49%

Unknown
62
0%

Source: HHSC, Financial Services, HHS System Forecasting, CHIP monthly enrollment data, HHSC Financial Services